



General Terms and Conditions

- All payments must be made with a Maybank Horizon Visa Signature Card (“Card”).
- Maybank makes no representation as to the quality of the goods and services provided under the Card Programme and makes no representation as to the quality of the goods and services provided by the respective participating merchants and partners.
- Maybank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate any promotion or programme at any time without prior notice or liability to any person.
- The general Terms and Conditions Governing TREATS Points Rewards Programme, Maybank TREATS Mobile App and Cardmember’s Card account shall apply. Please visit www.maybank2u.com.sg for more information.

Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme Terms and Conditions

- TREATS Points (which can be converted at a rate of 1 TREATS Point to 0.4 air miles under the Maybank Frequent Flyer Programme) shall be awarded to the Cardmember based on retail transactions charged to the Card on a per transaction basis, rounded down to the nearest S\$5. TREATS Points earned by the principal Cardmember’s supplementary cardmember(s) will be automatically combined and credited to the Card Account of the Cardmember.
- For avoidance of doubt, all TREATS Points awarded shall be calculated based on each block of S\$5 charged to the Card per transaction, and Cardmembers shall not be entitled to any partial or pro-rated award of any TREATS Points for any amount charged that is less than a block of S\$5. Amounts charged in multiple transactions will not be combined to make up a block of S\$5.
- From 1 November 2023, Cardmembers will earn 3X TREATS Points for all Local Spend and Foreign Spend on the Card as follows. Additionally, Cardmembers will earn bonus 4X TREATS points for Spend on Air Tickets and Foreign Spend on the Card when they spend a minimum of S\$800 on retail transactions on the Card in a calendar month.

Scenario #1: If the Cardmember **does not meet** the minimum spend of S\$800:

	TREATS Points	Miles Equivalent (per dollar)
Local Spend	3X TREATS Points	1.2 miles
Foreign Spend		

Scenario #2: If the Cardmember **meets** the minimum spend of S\$800:

	TREATS Points	Miles Equivalent (per dollar)
Local Spend	3X TREATS Points	1.2 miles
Foreign Spend	7X TREATS Points*	2.8 miles
Spend on Air Tickets**		

*7X TREATS Points awarded consist of: i) 3X TREATS Points awarded to all Cardmembers under this Programme and ii) 4X bonus TREATS Points awarded when the minimum spend of S\$800 is met.

** The total bonus TREATS Points earned for Spend on Air Tickets will be capped at 40,000 bonus TREATS Points per calendar month.

- Local spend (“**Local Spend**”) are Card retail transaction(s) posted in Singapore dollars classified under the following Merchant Category Codes (“**MCC**”):

Category	MCC	Merchant Examples
Supermarkets, Dining and Food delivery	5411,5441,5462,5499,5811, 5812, 5813 and 5814	NTUC FairPrice/Finest/X-tra, Restaurant Dining, Foodpanda, Deliveroo, McDonald’s, KFC, Starbucks, Bars, Drinking Places, and others

Category	MCC	Merchant Examples
Transport and Petrol	4011,4111,4112,4121,4131,4214,4215,4789,5172, 5541,5542,5552 and 8699* *only for fuel purchases charged to a Diamond Sky Fuel Card which is linked to the Card.	Grab, Gojek, Tada, Cabcharge Asia, Esso, Shell and others
Department and Retail Stores	4816, 5045, 5262, 5309-5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5732-5735,5912, 5942, 5944-5949,5964-5970, 5992, 5977 and 5999	END, FarFetch, Nike, Shopback and others
Air Tickets	4511 and 3000-3350	Singapore Airlines, Qantas, Thai Airways, Qatar Airways and all other airlines
Hotels	7011 and 3501-3999	Marriot, Pullman International Hotels, Shangri-La International, Hilton Hotels and others
Cruise, Travel Packages and Car Rental	3351-3500, 4411 and 4722	Agoda, Trip.com, Booking.com, Expedia, Hertz Rental, Chan Brothers, WTS Travel and others

- Foreign retail spend (“**Foreign Spend**”) are Card retail transaction(s) posted in foreign currencies.
- Spend on Air Tickets (“**Spend on Air Tickets**”) are Card transaction(s) posted in Singapore dollars classified under the MCCs 4511 and 3000 – 3350.
- For local retail transactions charged to a Card on **Insurance, Medical, Education and Utilities**, notwithstanding anything to the contrary stated in the general Terms and Conditions Governing TREATS Points Rewards Programme, 3 TREATS Points will be awarded for every block of S\$5 spent per transaction. For example:

Amount Spent	TREATS Points
S\$129	75
S\$250	150

- For avoidance of doubt, 1X TREATS Points would be awarded to transactions whose MCCs are not indicated in the table above.
- Retail transactions charged to a Card made within a calendar month that are successfully posted to a Card Account prior to the 6th day of the following calendar month, will be counted towards the minimum spend of the month that the retail transactions are made. Retail transactions charged to the Card which made within a calendar month but are only posted to a Card Account after the 6th day of the following month will be counted towards the following month’s minimum spend.
- The following transactions will be excluded from accumulation towards minimum spend and TREATS Points issuance (“**Excluded Transactions**”):
 - a) NETS and eNETS transactions;
 - b) Payments made to government or government-related institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here)
 - c) Betting or gambling transactions;
 - d) Brokerage/securities transactions;
 - e) Transactions classified under the following Merchant Category Codes (“**MCC**”):
 - MCC 6012 – Financial Institutions – Merchandise, Services and Debt Repayment
 - MCC 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders, Account Funding, Travelers Cheques, and Debt Repayment
 - MCC 6540 – Non-Financial Institutions – Stored Value Card Purchase/Load (including by not limited to Grab mobile wallet top-ups)

- f) Transactions made via AXS or SAM;
- g) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges charged to the Cardmember;
- h) Payment of funds to prepaid accounts such as those listed below (such list is not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party):
- EZ LINK PTE LTD (FEVO)
 - EZ Link EZ-LINK*
 - EZLINK EZ-Link
 - EzLink
 - EZLINKS.COM
 - EZ Link transport
 - EZ-LINK (IMAGINECARD)
 - EZ-Link EZ-Reload (ATU)
 - BANC DE BINARY
 - BANCDEBINARY.COM
 - Flashpay ATU
 - MB * MONEYBOOKERS.COM
 - NETS VCASHCARD
 - OANDA ASIA PAC*
 - PAYPAL* BIZCONSULTA
 - PAYPAL* CAPITALROYA
 - SKR*Skrill.com
 - SKR*xglobalmarkets.com*
 - SKYFX.COM*
 - TRANSIT*
 - TRANSITLINK*
 - TRANSIT LINK*
 - WWW.IGMARKETS.COM.SG
 - WWW.PLUS500.CO.UK
 - WWW.MYEZLINK.COM.SG
 - YOUTRIP*
- i) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
- j) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Spend Requirement.

- Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events: (a) a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; (b) the TREATS Points awarded to a Cardmember exceeds the specified cap; and/or (c) it is determined by Maybank that the Cardmember has breached one of the terms stated herein.
- The TREATS Points earned under this Programme are not transferable and/or exchangeable for other goods and services, other than those determined by Maybank.
- If the Cardmember terminates the Card account, any accumulated TREATS Points will be forfeited. Maybank reserves the right to reverse TREATS Points awarded to a Cardmember in the event of any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) that were charged to the Card.
- Maybank has the sole discretion to exclude any person from participating in this Maybank Horizon Visa Signature Card Privileges and this Programme without any obligation to furnish any notice and/or reason.
- Maybank may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue this Programme at any time without any notice or liability to any person.
- Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising from or in connection with the incorrect TREATS Points being awarded to the Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction).
- Maybank's decision on all matters relating to this Maybank Horizon Visa Signature Card Privileges and this Programme shall be final and binding on all Cardmembers and any other person.



- Complimentary lounge access is only valid at Ambassador Transit Lounge at Singapore Changi Airport and Plaza Premium Lounge at Singapore Changi Airport, Kuala Lumpur International Airport and Hong Kong International Airport.
- To receive the complimentary lounge access, Maybank Horizon Visa Signature Cardmember must charge a minimum amount of S\$1,000 in a single retail transaction to his/her Card within 3 months prior to the date of lounge access ("Eligible Retail Spend Transaction"). Only one (1) complimentary lounge access per month will be issued to the Principal Cardmember regardless of the number of transactions with the minimum amount charged within 3 months prior to the date of lounge access.
- Excluded Transactions charged to the Card will not be taken into account as the required minimum amount for the complimentary airport lounge.
- The complimentary lounge access is for use by the Principal Cardmember only and cannot be transferred or used by another individual.
- Access to lounge without an Eligible Retail Spend Transaction will be charged at S\$44.94 (includes GST).
- Maybank reserves the right to charge the Cardmember the airport lounge fees should the Eligible Retail Spend Transaction be cancelled for any reason or should the Cardmember access the lounges more than once.
- Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising in respect of this promotion due to any reason whatsoever (including but not limited to the incorrect classification of category in respect of any transaction).
- Payment must be made with the Card to enjoy 20% off walk in rates for Cardmember's guest(s) at Plaza Premium Lounge.
- Airport Lounges' terms and conditions apply.